



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

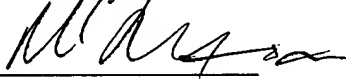
Applicant : Hogan, et al.  
Serial No. : 09/886,486 Examiner : Jalatee Worjloh  
Filed : 06/22/2001 Group Art Unit: 3621

For: AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING  
SECURE PAYMENTS OVER A COMPUTER NETWORK WITHOUT  
A PSEUDO OR PROXY ACCOUNT NUMBER

**REPLY TO OFFICE ACTION**

I hereby certify that this paper is being deposited on November 10, 2005 with  
the United States Postal Service as first class mail in an envelope addressed to:  
Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Manu J Teiwani  
Attorney Name

  
Signature

37,952  
PTO Registration No.

November 10, 2005  
Date of Signature

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

A three-month extension of time to respond to the Office Action dated May 10, 2005 for  
the above-identified application is hereby requested. The required fee is enclosed herewith. Any  
additional fees can be charged to our Deposit Account No. 02-4377.

In response to the Office Action dated May 10, 2005, applicants amend the claims as  
shown in the **Claims** section beginning of page 2 of this paper and present remarks in the  
Remarks section beginning on page 5 of this paper